

Web-Based Comparison of Prescription Plans Delayed

Medicare Officials Reset Debut, Cite Religious Holiday

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Medicare officials delayed the rollout yesterday of an Internet-based tool that will allow seniors to comparison shop for prescription drug plans, saying that unveiling it on a religious holiday would have drawn charges of insensitivity.

The online tool, which had been scheduled to debut yesterday at <http://www.medicare.gov/>, will appear on Monday instead, said Gary Karr, a spokesman for the federal Centers for Medicare and Medicaid Services. Yesterday was Yom Kippur, the holiest Jewish holiday of the year.

"We wanted to respect all the partners out there and their religious beliefs," Karr said, referring to the volunteers, nonprofit groups and others who will help counsel seniors on their choices.

The online tool is part of the Medicare agency's \$300 million, three-year effort to educate the 1 million people enrolled in the federal health insurance program for the elderly about the new subsidized prescription drug coverage they can sign up for beginning next month.

Medicare officials say dozens of options will be available through private insurers who have been approved to offer the plans. Monthly premiums are expected to range from less than \$20 to almost \$40, with some plans providing broader coverage than others.

The online tool is supposed to help seniors compare specific plans after taking into account factors such as where they live, the types of drugs they routinely take and how much they are willing to pay in premiums and deductibles.

"You'll be able to plug in essentially what's important to you," Karr said. "If you say, 'I want to find a plan that's less than \$20,' then it will give you that, and you can then sub-sort basically on what you want. . . . Folks shouldn't be anxious about making the perfect choice. Once you narrow it down to the things you think you need, there is not a wrong choice there. You're fine."

Also beginning Monday, Medicare representatives will be available to answer questions at 1-800-633-4227, Karr said.

The agency's education campaign, which began in earnest this month, is off to a rocky start. Last week, Medicare officials acknowledged that the annual "Medicare & You" handbook, currently being mailed to 38.5 million households, contained inaccurate details about some of the prescription plan choices. The agency has posted a corrected chart on its Web site.

The Medicare outreach campaign includes radio and television ads and an emphasis on individual counseling through local community groups such as churches, civic organizations and Meals on Wheels volunteers, many of whom are receiving training and materials from the government.

A study of Medicare beneficiaries by a nonprofit group released yesterday shows that though seniors say they would prefer to get information about the drug benefit by mail, they are more likely to decide whether to enroll after one-on-one counseling or other direct contact.

The study commissioned by Medicare Today -- a coalition of pharmaceutical companies, hospitals, employers and nonprofit health-care advocacy organizations -- also found that beneficiaries would prefer to get information from an undefined "Medicare expert," rather than from doctors, pharmacists or friends and family members.

The report said the sentiment of most respondents was that, to be trusted, "this expert should not stand to gain politically from promoting the coverage. He or she must only appear to know the coverage inside out."

Medicare officials say they have been trying to create such experts on their staff and through the training of community group members and employees of other federal agencies, such as the Agriculture and Labor departments, who have regular contact with the public.

Karr, the Medicare spokesman, said many seniors do not understand that they have more than two months to decide on a plan. Coverage will not take effect until Jan. 1. The enrollment period will begin on Nov. 15 and close on May 15.

"One of the concerns we have is that folks are overly anxious and think they've got to go find a plan today, or find a plan tomorrow or find a plan on Monday," Karr said. "Not only do they not need to decide now, they can't decide now."